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January 22, 2018

## Directive 2018-04

TO: **ALL PARTICIPATING LENDERS**

SUBJECT: **NEW ENHANCEMENTS FOR LOAN DOCUMENTATION**

1. **Standard Loan Package 1**
2. **Standard Loan Package 2**
3. **DPA Deed of Trust & Note Auto-population**

In response to our lenders' feedback, the Community Development Administration (CDA) is happy to announce enhancements to improve the Maryland Mortgage Program (MMP) process:

1. **STANDARD LOAN PACKAGE 1.** Lenders are now able to download and print in one step a standard Pre-Closing Compliance Package for all MMP loans regardless of the product being used. Previously our documents were listed separately and lenders had to retrieve them individually.

**Applicable for LOAN ASSIST products or any reservation that has an MCC.**

Standard Loan Package 1 has been created with the following documentation: Attachment D, 4506T, Buyers Affidavit, Notice to Borrower, Attachment C, and Seller's Affidavit. This package has replaced the individual forms previously listed under *FIRST MORTGAGE PRE-CLOSING: DOCUMENTS THAT ARE ALWAYS REQUIRED*. Combining these into one package will help lenders save time and steps. **NOTE:** Additional documentation specific to a loan product type or borrower may be required; please follow the checklist and select these documents from *DOCUMENTS THAT ARE SOMETIMES REQUIRED*.

2. **STANDARD LOAN PACKAGE 2.**  
**Applicable for GRANT ASSIST and PREFERRED RATE.**

Standard Loan Package 2 has been created with the following documentation: Attachment C (Homebuyer Education Lender's Certification of Completion) & Attachment D (Income Eligibility Worksheet). **NOTE:** Additional documentation specific to a loan product type or borrower may be required; please follow the checklist and select these documents from *DOCUMENTS THAT ARE SOMETIMES REQUIRED*.

3. **DPA DEED OF TRUST & NOTE AUTO-POPULATION.** The DPA Deed of Trust will auto-populate with the MMP loan number, borrower's name, property address and county. The DPA Deed of Trust Note will auto-populate with the borrower's name, property address and DPA loan amount.



The goal moving forward is to strengthen the partnership between MMP and our lenders by making our programs easier to use. As always, we appreciate your continued participation.

If you have any questions concerning this Directive or suggestions for improvements, please email [singlefamilyhousing.dhcd@maryland.gov](mailto:singlefamilyhousing.dhcd@maryland.gov).

Sincerely,

*Karl Metzgar*

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